



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [TD GROUP US HOLDINGS LLC](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)
 Consolidated Assets (\$000): [517,841,282](#)
 Peer Group Number: [1](#) Number in Peer Group: [133](#)
 Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[TD GROUP US HOLDINGS LLC](#)
[251 LITTLE FALLS DRIVE](#)

[WILMINGTON, DE 19808](#)

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BHC Name

City/State

Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	506,612,752	417,644,549	462,092,155	386,937,771	381,442,699
Net income (\$000)	957,717	290,124	3,963,649	3,863,665	3,450,112
Number of BHCs in peer group	133	123	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	1.60	2.67	8	2.20	2.94	16	1.87	2.77	13	2.30	3.01	20	2.19	3.08	16
+ Non-interest income	0.62	1.13	26	0.68	1.12	29	0.99	1.21	46	0.88	1.32	36	0.86	1.31	32
- Overhead expense	1.54	2.28	10	1.45	2.68	3	1.47	2.57	5	1.76	2.69	12	1.75	2.71	8
- Provision for credit losses	-0.14	-0.12	38	1.21	0.88	73	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
+ Securities gains (losses)	0	0.01	57	0	0.03	46	0	0.02	34	0	0.01	19	0.01	0	91
+ Other tax equivalent adjustments	0	0	48	0	0	76	0	0	79	0	0	71	0	0	45
= Pretax net operating income (tax equivalent)	0.83	1.78	6	0.21	0.64	23	0.82	1.04	31	1.12	1.56	16	1.01	1.57	10
Net operating income	0.76	1.36	10	0.28	0.48	29	0.86	0.81	51	1	1.19	23	0.90	1.24	18
Net income	0.76	1.35	10	0.28	0.48	29	0.86	0.82	51	1	1.19	23	0.90	1.24	19
Net income (Subchapter S adjusted)		1.78			0.78			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	1.88	3.18	6	3.23	4.09	10	2.41	3.55	7	3.80	4.41	15	3.57	4.24	14
Interest expense	0.16	0.29	25	0.82	0.85	52	0.38	0.52	32	1.28	1.08	73	1.16	0.86	76
Net interest income (tax equivalent)	1.72	2.88	9	2.42	3.24	17	2.04	3.01	12	2.53	3.33	21	2.41	3.38	16
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.46	0.16	91	0.78	0.27	87	0.64	0.27	89	0.71	0.21	90	0.65	0.22	90
Earnings coverage of net loan and lease losses (X)	4.25	25.70	16	4.60	17.23	27	5.76	22.91	27	4.90	24.40	22	4.96	21.75	21
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.96	1.49	79	1.85	1.32	84	2.19	1.58	80	1.36	0.83	88	1.34	0.90	85
Allowance for loan and lease losses / Total loans and leases	1.95	1.47	80	1.85	1.30	84	2.18	1.55	82	1.36	0.81	88	1.34	0.89	86
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.65	0.70	55	0.77	0.63	67	0.68	0.71	51	0.75	0.57	71	0.94	0.61	83
30-89 days past due loans and leases / Total loans and leases	0.62	0.33	85	0.75	0.52	79	1.09	0.39	92	0.69	0.43	80	0.61	0.44	78
Liquidity and Funding															
Net noncore funding dependence	3.36	-0.51	65	22.70	14.37	77	3.95	3.20	57	23.41	14.45	78	29.74	16.62	83
Net short-term noncore funding dependence	0.29	-6.88	75	21.30	4.94	90	2.57	-4.76	77	23.17	3.38	94	28.21	4.66	98
Net loans and leases / Total assets	33.12	60.99	7	37.70	64.23	10	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Capitalization															
Tier 1 leverage ratio	7.94	9.15	14	9.30	9.43	49	8.33	9.13	29	9.43	9.76	46	9.22	9.71	39
Holding company equity capital / Total assets	10.91	10.72	51	12.07	11.64	54	11.59	11.16	59	12.98	12.43	57	12.83	12.22	64
Total equity capital (including minority interest) / Total assets	10.91	10.85	50	12.07	11.80	52	11.59	11.29	58	12.98	12.57	56	12.83	12.27	64
Common equity tier 1 capital / Total risk-weighted assets	16.95	12.57	90	16.24	11.64	91	17.03	12.38	90	16.20	12.17	87	16.25	12.12	87
Net loans and leases / Equity capital (X)	3.04	5.73	5	3.12	5.59	7	2.90	5.58	8	3.05	5.21	10	3.10	5.29	10
Cash dividends / Net income	13.05	23.13	27	43.09	81.34	29	12.61	42.30	15	12.94	33.12	16	7.25	27.31	17
Cash dividends / Net income (Subchapter S adjusted)		14.81			139.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	15.78	16.49	55	16.46	11.31	75	24.16	16.68	72	4.84	9.26	44	2.32	7	28
Equity capital	4.71	9.13	36	5.21	5.70	52	10.84	6.99	74	6.08	10.49	38	4.26	7.89	45
Net loans and leases	1.73	7.22	37	8.35	9.91	59	5.12	9.07	37	4.54	9.10	38	1.72	7.89	18
Noncore funding	6.14	-25.09	85	27.28	16.35	74	22.70	-12.18	87	4.18	6.59	49	6.28	10.67	48
Parent Company Ratios															
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	99.91	102.85	32	99.89	103.91	26	99.90	102.81	31	99.88	103.22	32	83.88	103.10	2
Cash from ops + noncash items + op expense / Op expense + dividends	60.42	98.58	34	109.08	176.81	34	54.61	147.24	8	135.02	190.27	31	239.03	174.91	80

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,724,975	2,002,240	7,468,025	8,203,251	7,484,108	-13.85	23.22
Income from lease financing receivables.....	23,834	26,345	102,313	98,656	77,717	-9.53	63.73
Fully taxable income on loans and leases.....	1,689,242	1,950,856	7,302,853	7,951,549	7,228,046	-13.41	23.98
Tax-exempt income on loans and leases.....	59,567	77,729	267,485	350,358	333,779	-23.37	14.57
Estimated tax benefit on income on loans and leases.....	17,769	12,767	70,579	62,217	76,398	39.19	-87.13
Income on loans and leases (tax equivalent).....	1,766,578	2,041,352	7,640,917	8,364,124	7,638,223	-13.46	13.79
Investment interest income (tax equivalent).....	345,674	682,911	1,904,629	3,341,665	3,047,367	-49.38	-8.47
Interest on balances due from depository institutions.....	19,308	63,629	101,626	243,179	250,376	-69.66	-28.02
Interest income on other earning assets.....	85,258	284,618	612,113	1,440,504	1,429,205	-70.04	1434.25
Total interest income (tax equivalent).....	2,216,818	3,072,510	10,259,285	13,389,472	12,365,171	-27.85	12.95
Interest on time deposits of \$250K or more.....	3,577	13,403	32,057	64,731	45,998	-73.31	
Interest on time deposits < \$250K.....	1,736	13,969	31,891	68,625	31,567	-87.57	
Interest on foreign office deposits.....	0	0	0	0	0		-100.00
Interest on other deposits.....	97,644	466,711	970,349	2,863,905	2,479,632	-79.08	-41.21
Interest on other borrowings and trading liabilities.....	86,255	281,029	561,720	1,491,842	1,452,106	-69.31	209.99
Interest on subordinated debt and mandatory convertible securities.....	731	731	2,926	2,926	2,926	0.00	-79.92
Total interest expense.....	189,943	775,843	1,598,943	4,492,029	4,012,229	-75.52	-10.18
Net interest income (tax equivalent).....	2,026,875	2,296,667	8,660,342	8,897,443	8,352,942	-11.75	15.75
Non-interest income.....	783,603	705,481	4,584,121	3,412,563	3,270,053	11.07	81.86
Adjusted operating income (tax equivalent).....	2,810,478	3,002,148	13,244,463	12,310,006	11,622,995	-6.38	28.80
Overhead expense.....	1,947,248	1,509,841	6,810,136	6,813,581	6,691,231	28.97	30.65
Provision for credit losses.....	-173,948	1,259,900	2,667,324	1,260,298	1,127,359		
Securities gains (losses).....	398	553	5,744	-7,628	56,168	-28.03	
Other tax equivalent adjustments.....	0	2	2	1	0	-100.00	
Pretax net operating income (tax equivalent).....	1,048,894	221,990	3,787,935	4,344,716	3,860,610	372.50	150.54
Applicable income taxes.....	73,407	-80,903	-246,298	418,830	334,096		273.52
Tax equivalent adjustments.....	17,770	12,769	70,584	62,221	76,402	39.17	-52.63
Applicable income taxes (tax equivalent).....	91,177	-68,134	-175,714	481,051	410,498		59.50
Minority interest.....	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest.....	957,717	290,124	3,963,649	3,863,665	3,450,112	230.11	170.91
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	957,717	290,124	3,963,649	3,863,665	3,450,112	230.11	170.91
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	957,717	290,124	3,963,649	3,863,665	3,450,112	230.11	164.93
Investment securities income (tax equivalent).....	345,674	682,911	1,904,629	3,341,665	3,047,367	-49.38	-8.47
US Treasury and agency securities (excluding mortgage-backed securities).....	-6,213	67,036	99,743	457,764	429,853		
Mortgage-backed securities.....	207,074	306,707	988,471	1,268,875	1,145,039	-32.48	-6.25
All other securities.....	144,813	309,168	816,415	1,615,026	1,472,475	-53.16	11.04
Cash dividends declared.....	125,000	125,000	500,000	500,000	250,000	0.00	
Common.....	125,000	125,000	500,000	500,000	250,000	0.00	
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.75	2.96	6	2.94	3.72	10	2.22	3.27	8	3.46	4	16	3.24	3.87	15
Less: Interest expense	0.15	0.27	25	0.74	0.78	54	0.35	0.48	33	1.16	0.98	71	1.05	0.79	74
Equals: Net interest income (tax equivalent)	1.60	2.67	8	2.20	2.94	16	1.87	2.77	13	2.30	3.01	20	2.19	3.08	16
Plus: Non-interest income	0.62	1.13	26	0.68	1.12	29	0.99	1.21	46	0.88	1.32	36	0.86	1.31	32
Equals: adjusted operating income (tax equivalent)	2.22	3.87	3	2.88	4.12	5	2.87	4.04	5	3.18	4.41	6	3.05	4.46	5
Less: Overhead expense	1.54	2.28	10	1.45	2.68	3	1.47	2.57	5	1.76	2.69	12	1.75	2.71	8
Less: Provision for credit losses	-0.14	-0.12	38	1.21	0.88	73	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	46	0	0	97	0	0	5
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	58	0	0.03	49	0	0.02	34	0	0.01	19	0.01	0	91
Plus: other tax equivalent adjustments	0	0	48	0	0	76	0	0	79	0	0	71	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.83	1.78	6	0.21	0.64	23	0.82	1.04	31	1.12	1.56	16	1.01	1.57	10
Less: Applicable income taxes (tax equivalent)	0.07	0.40	3	-0.07	0.16	8	-0.04	0.23	5	0.12	0.36	4	0.11	0.33	6
Less: Minority interest	0	0	42	0	0	44	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.76	1.36	10	0.28	0.48	29	0.86	0.81	51	1	1.19	23	0.90	1.24	18
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	0.76	1.35	10	0.28	0.48	29	0.86	0.82	51	1	1.19	23	0.90	1.24	19
Memo: Net income (last four quarters)	0.96	1.07	36	0.80	0.98	26	0.86	0.82	51	1	1.19	22	0.90	1.24	18
Net income—BHC and noncontrolling (minority) interest	0.76	1.37	8	0.28	0.49	27	0.86	0.83	51	1	1.20	23	0.90	1.25	18
Margin Analysis															
Average earning assets / Average assets	92.91	93.08	50	91.03	91.24	48	92	92.32	44	91.02	91.05	50	90.72	91.48	40
Average interest-bearing funds / Average assets	75.28	62.97	88	76.36	66.92	82	74.67	64.06	83	74.23	65.57	81	72.61	65.56	77
Interest income (tax equivalent) / Average earning assets	1.88	3.18	6	3.23	4.09	10	2.41	3.55	7	3.80	4.41	15	3.57	4.24	14
Interest expense / Average earning assets	0.16	0.29	25	0.82	0.85	52	0.38	0.52	32	1.28	1.08	73	1.16	0.86	76
Net interest income (tax equivalent) / Average earning assets	1.72	2.88	9	2.42	3.24	17	2.04	3.01	12	2.53	3.33	21	2.41	3.38	16
Yield or Cost															
Total loans and leases (tax equivalent)	4.06	4.05	55	4.96	4.74	69	4.41	4.27	65	5.22	5.09	63	5	4.95	60
Interest-bearing bank balances	0.10	0.10	58	0.85	1.16	28	0.24	0.27	45	1.90	2.04	40	1.61	1.64	45
Federal funds sold and reverse repos	0.32	0.26	72	1.84	1.34	74	0.82	0.68	65	2.61	2.44	68	2.31	2.17	68
Trading assets	1.76	0.39	88	2.63	0.75	83	1.89	0.60	81	2.71	0.99	81	2.84	1.11	78
Total earning assets	1.87	3.15	6	3.22	4.05	10	2.40	3.51	7	3.78	4.36	15	3.55	4.20	14
Investment securities (tax equivalent)	0.84	1.84	3	2.07	2.60	12	1.25	2.25	1	2.67	2.76	45	2.51	2.68	37
US Treasury and agency securities (excluding mortgage-backed securities)	-0.06	1.30	0	1.15	2.31	12	0.25	1.75	2	2.02	2.32	34	1.89	2.05	41
Mortgage-backed securities	1.29	1.60	23	2.11	2.49	11	1.60	2.05	14	2.60	2.61	51	2.54	2.50	54
All other securities	0.93	2.93	3	2.27	3.62	12	1.46	3.24	5	2.93	4.06	13	2.64	4.20	11
Interest-bearing deposits	0.13	0.26	24	0.78	0.90	43	0.36	0.53	31	1.30	1.10	69	1.15	0.81	79
Time deposits of \$250K or more	0.88	0.82	58	1.74	1.83	35	1.30	1.42	37	2.09	1.96	58	1.71	1.44	71
Time deposits < \$250K	0.21	0.78	3	1.19	1.69	14	0.77	1.36	7	1.41	1.82	26	0.85	1.29	20
Other domestic deposits	0.12	0.17	40	0.73	0.71	56	0.35	0.36	52	1.27	0.93	80	1.14	0.67	83
Foreign deposits		0.13			0.79			0.42			1.19			0.97	
Federal funds purchased and repos	0.19	0.18	71	1.56	1.14	77	0.58	0.62	62	2.47	1.86	77	2.18	1.51	76
Other borrowed funds and trading liabilities	1.53	1.38	59	3.04	1.90	90	2.06	1.50	79	2.91	2.38	78	2.69	2.28	78
All interest-bearing funds	0.20	0.42	17	0.97	1.15	36	0.46	0.74	20	1.56	1.49	64	1.45	1.19	73

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	783,603	705,481	4,584,121	3,412,563	3,270,053
Fiduciary activities income	43,042	44,642	169,213	202,131	251,008
Service charges on deposit accounts - domestic	248,054	285,266	977,646	1,196,352	1,165,226
Trading revenue	-49,584	-34,213	-164,238	56,559	-33,983
Investment banking fees and commissions	314,337	138,931	634,133	386,276	338,390
Insurance activities revenue	1	12	45	-13	701
Venture capital revenue	29	310	5,090	6,797	1,991
Net servicing fees	6,370	-1,585	-7,135	4,042	5,199
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	39,883	6,102	126,138	38,371	42,469
Other non-interest income	181,471	266,016	2,843,229	1,522,048	1,499,052
Total overhead expenses	1,947,248	1,509,841	6,810,136	6,813,581	6,691,231
Personnel expense	793,971	726,775	2,917,722	2,870,004	2,811,679
Net occupancy expense	309,420	207,747	950,521	800,190	794,956
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	19,078	26,933	88,408	120,808	139,866
Other operating expenses	824,779	548,386	2,853,485	3,022,579	2,944,730
Fee income on mutual funds and annuities	22,647	19,256	64,611	65,893	58,781
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	26,371	26,970	26,497	26,840	27,333
Average personnel expense per employee	30.11	26.95	110.12	106.93	102.87
Average assets per employee	19,210.98	15,485.52	17,439.41	14,416.46	13,955.39

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.89	2.10	65	2.73	2.64	57	1.41	2.02	47	1.93	2.72	46	1.80	3.08	45
Overhead expenses / Net Interest Income + non-interest income	69.73	59.31	86	50.51	63.90	9	51.69	62.28	16	55.63	61.29	26	57.95	60.88	34
Percent of Average Assets															
Total overhead expense	1.54	2.28	10	1.45	2.68	3	1.47	2.57	5	1.76	2.69	12	1.75	2.71	8
Personnel expense	0.63	1.28	3	0.70	1.36	3	0.63	1.30	3	0.74	1.41	5	0.74	1.44	5
Net occupancy expense	0.24	0.24	49	0.20	0.27	17	0.21	0.26	21	0.21	0.28	19	0.21	0.28	20
Other operating expenses	0.67	0.73	51	0.55	0.98	12	0.64	0.94	24	0.81	0.97	45	0.81	0.97	40
Overhead less non-interest income	0.92	1.10	29	0.77	1.47	12	0.48	1.25	11	0.88	1.32	22	0.90	1.38	19
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	69.29	58.69	87	50.29	63.38	9	51.42	61.82	17	55.35	60.64	27	57.57	60.37	35
Personnel expense	28.25	33.28	24	24.21	33.17	11	22.03	32.36	7	23.31	32.39	10	24.19	32.51	15
Net occupancy expense	11.01	6.42	95	6.92	6.75	51	7.18	6.58	60	6.50	6.52	51	6.84	6.48	57
Other operating expenses	30.03	18.45	93	19.16	22.88	41	22.21	22.28	68	25.54	21.20	78	26.54	20.90	84
Total non-interest income	27.88	28.42	55	23.50	26.40	49	34.61	28.83	67	27.72	29.23	59	28.13	28.50	57
Fiduciary activities income	1.53	2.15	48	1.49	2.03	46	1.28	2.09	45	1.64	1.97	53	2.16	2.14	59
Service charges on domestic deposit accounts	8.83	3.21	96	9.50	3.92	96	7.38	3.27	96	9.72	3.88	96	10.03	4.15	95
Trading revenue	-1.76	0.97	2	-1.14	1.58	7	-1.24	1.28	0	0.46	1.18	52	-0.29	0.85	7
Investment banking fees and commissions	11.18	2.51	90	4.63	2.81	79	4.79	2.46	82	3.14	3.54	72	2.91	3.42	69
Insurance activities revenue	0	0.38	23	0	0.40	28	0	0.41	24	0	0.47	0	0.01	0.47	26
Venture capital revenue	0	0.02	88	0.01	-0.01	94	0.04	0.01	89	0.06	0.02	88	0.02	0.02	86
Net servicing fees	0.23	0.99	48	-0.05	-0.41	28	-0.05	0.01	27	0.03	0.28	41	0.04	0.65	29
Net securitization income	0	0.01	45	0	0.01	47	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.42	3.74	39	0.20	1.88	28	0.95	3.92	36	0.31	1.86	23	0.37	1.61	26
Other non-interest income	6.46	8.65	41	8.86	9.85	50	21.47	9.65	88	12.36	10.04	70	12.90	9.86	70
Overhead less non-interest income	41.40	29.66	81	26.79	36.23	24	16.81	31.93	14	27.63	31.06	34	29.43	31.46	36
Applicable income taxes / Pretax net operating income (tax equivalent)	7	21.04	3	-36.44	17.54	3	-6.50	18.63	3	9.64	20.56	3	8.65	19.04	7
Applicable income tax + TE / Pretax net operating income + TE	8.69	22.74	3	-30.69	22.86	1	-4.64	21.18	2	11.07	23.23	1	10.63	21.56	6

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	66,046,177	65,559,439	67,225,519	64,265,138	60,571,320	0.74	18.96
Commercial and industrial loans	38,303,872	39,884,313	37,539,120	33,290,862	33,693,196	-3.96	33.44
Loans to individuals	37,524,775	39,057,503	39,010,532	40,557,283	37,369,537	-3.92	25.10
Loans to depository institutions and acceptances of other banks	47	1,672	0	0	0	-97.19	-20.34
Agricultural loans	145,969	129,230	149,859	148,892	155,258	12.95	-1.54
Other loans and leases	32,925,366	27,146,480	30,113,755	25,918,768	25,231,182	21.29	61.40
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	174,946,206	171,778,637	174,038,785	164,180,943	157,020,493	1.84	29.81
Less: Allowance for loan and lease losses	3,419,116	3,176,372	3,794,724	2,235,470	2,105,134	7.64	113.89
Net loans and leases	171,527,090	168,602,265	170,244,061	161,945,473	154,915,359	1.73	28.80
Debt securities that reprice or mature in over 1 year	100,125,959	86,279,238	90,228,938	85,447,754	90,775,253	16.05	63.50
Mutual funds and equity securities	104,250	107,502	100,292	38,530	12,500	-3.03	2025.82
Subtotal	271,757,299	254,989,005	260,573,291	247,431,757	245,703,112	6.58	39.78
Interest-bearing bank balances	82,605,684	48,384,990	65,280,903	11,761,067	15,389,005	70.73	333.91
Federal funds sold and reverse repos	47,033,124	39,995,637	51,787,452	52,745,028	38,656,227	17.60	
Debt securities that reprice or mature within 1 year	68,059,220	48,612,959	78,748,212	45,534,123	34,107,632	40.00	123.75
Trading assets	9,337,437	10,437,449	11,298,402	12,086,812	17,910,555	-10.54	38077.43
Total earning assets	478,792,764	402,420,040	467,688,260	369,558,787	351,766,531	18.98	96.31
Non-interest-bearing cash and due from depository institutions	2,943,157	3,014,517	3,310,173	3,114,593	2,913,243	-2.37	69.73
Premises, fixed assets, and leases	5,006,599	4,537,647	4,867,478	4,537,314	2,602,185	10.33	90.72
Other real estate owned	33,460	49,522	37,869	50,626	45,388	-32.43	-68.65
Investment in unconsolidated subsidiaries	10,976,226	9,285,982	11,156,712	9,151,779	8,426,906	18.20	508.59
Intangible and other assets	20,089,076	27,961,163	20,266,737	22,191,563	23,994,269	-28.15	-16.79
Total assets	517,841,282	447,268,871	507,327,229	408,604,662	389,748,522	15.78	88.78
Quarterly average assets	506,612,752	417,644,549	494,316,665	397,573,719	382,915,011	21.30	86.14
Average loans and leases (YTD)	173,980,289	164,515,313	173,159,771	160,271,698	152,640,694	5.75	30.15
Memoranda							
Loans held-for-sale	738,564	225,630	459,568	179,749	92,515	227.33	1418.55
Loans not held-for-sale	174,207,642	171,553,007	173,579,217	164,001,194	156,927,978	1.55	29.31
Real estate loans secured by 1-4 family	36,623,355	36,777,989	37,765,295	36,047,137	33,457,832	-0.42	18.79
Commercial real estate loans	29,410,210	28,765,279	29,447,200	28,198,674	27,091,144	2.24	19.35
Construction and land development	3,094,198	2,710,392	3,054,745	2,393,959	2,234,945	14.16	22.42
Multifamily	4,846,347	4,560,294	4,780,245	4,483,057	3,803,623	6.27	82.30
Nonfarm nonresidential	21,469,665	21,494,593	21,612,210	21,321,658	21,052,576	-0.12	10.35
Real estate loans secured by farmland	12,612	16,170	13,024	19,327	22,344	-22.00	-74.85
Total investment securities	168,289,429	134,999,699	169,077,442	131,020,407	124,895,385	24.66	83.60
U.S. Treasury securities	39,708,036	20,891,222	42,719,317	19,620,542	19,455,615	90.07	221.95
US agency securities (excluding mortgage-backed securities)	900,300	2,550,975	930,936	3,282,471	3,536,050	-64.71	-67.88
Municipal securities	200	300	200	305	395	-33.33	-70.41
Mortgage-backed securities	64,901,920	58,028,950	65,195,237	52,929,939	45,043,054	11.84	74.72
Asset-backed securities	30,883,205	33,893,301	29,008,900	35,893,227	35,576,038	-8.88	20.61
Other debt securities	31,791,518	19,527,449	31,122,560	19,255,393	21,271,733	62.80	130.93
Mutual funds and equity securities	104,250	107,502	100,292	38,530	12,500	-3.03	2025.82
Available-for-sale securities	168,185,179	134,892,197	168,977,150	107,250,155	97,323,740	24.68	209.65
U.S. Treasury securities	39,708,036	20,891,222	42,719,317	19,620,542	19,455,615	90.07	221.95
US agency securities (excluding mortgage-backed securities)	900,300	2,550,975	930,936	3,282,471	3,536,050	-64.71	-67.85
Municipal securities	200	300	200	305	395	-33.33	-70.41
Mortgage-backed securities	64,901,920	58,028,950	65,195,237	32,386,448	20,902,914	11.84	286.87
Asset-backed securities	30,883,205	33,893,301	29,008,900	33,860,567	32,901,050	-8.88	168.52
Other debt securities	31,791,518	19,527,449	31,122,560	18,099,822	20,527,716	62.80	191.74
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)				216,780	-445,549		
Available-for-sale securities appreciation (depreciation)	791,848	-1,029,706	1,664,888	-35,112	-327,605		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	12,155,847	10,528,479	11,643,737	10,414,765	10,420,537	15.46	4.98

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	22,002,129	15,396,290	21,544,762	15,551,668	14,738,692	42.91	40.59
NOW, ATS and transaction accounts	21,433,606	15,558,967	21,021,488	14,327,078	11,818,722	37.76	97.28
Time deposits less brokered deposits < \$250K	-136,566,648	-132,879,805	-139,494,942	-103,002,263	-100,330,294		
MMDA and other savings accounts	334,238,516	287,244,933	326,536,764	247,293,955	238,419,402	16.36	71.40
Other non-interest-bearing deposits							
Core deposits	241,107,603	185,320,385	229,608,072	174,170,438	164,646,522	30.10	28.20
Time deposits of \$250K or more	1,461,137	3,126,572	1,776,900	3,026,994	2,926,143	-53.27	
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	49,045,950	44,361,331	51,309,080	45,731,934	42,423,103	10.56	2434.83
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	3,462,071	2,347,344	3,504,481	3,841,149	2,376,549	47.49	
Other borrowings w/remaining maturity of 1 year or less	5,165,246	4,337,634	3,496,188	7,643,805	5,504,840	19.08	69851.87
Other borrowings w/remaining maturity over 1 year	7,888,311	3,104,899	3,089,096	99,046	3,114,535	154.06	149.05
Brokered deposits < \$250K	139,819,824	137,599,521	142,927,803	107,634,294	104,888,380	1.61	
Noncore funding	206,842,539	194,877,301	206,103,548	167,977,222	161,233,550	6.14	351.11
Trading liabilities	5,139,030	2,841,037	6,225,230	6,043,096	8,921,420	80.89	
Subordinated notes and debentures + trust preferred securities	26,300	26,300	26,300	26,300	26,300	0.00	-88.77
Other liabilities	8,220,945	10,238,670	6,573,068	7,345,540	4,921,119	-19.71	110.58
Total liabilities	461,336,417	393,303,693	448,536,218	355,562,596	339,748,911	17.30	93.79
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	30,917,895	30,917,895	30,917,895	30,917,895	30,917,895	0.00	33.78
Common surplus	2,619,128	2,619,128	2,619,128	2,619,128	2,619,128	0.00	0.33
Retained earnings	25,382,955	21,251,713	24,550,238	21,086,589	17,807,310	19.44	168.49
Accumulated other comprehensive income	1,134,887	926,442	2,453,750	168,454	-594,722	22.50	94.45
Other equity capital components	-3,550,000	-1,750,000	-1,750,000	-1,750,000	-750,000		
Total holding company equity capital	56,504,865	53,965,178	58,791,011	53,042,066	49,999,611	4.71	58.02
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	56,504,865	53,965,178	58,791,011	53,042,066	49,999,611	4.71	55.87
Total liabilities and capital	517,841,282	447,268,871	507,327,229	408,604,662	389,748,522	15.78	88.78
Memoranda							
Non-interest-bearing deposits	63,264,069	43,163,578	57,702,226	41,445,546	40,606,021	46.57	70.39
Interest-bearing deposits	319,124,495	282,882,900	316,610,549	243,386,180	231,855,024	12.81	66.49
Total deposits	382,388,564	326,046,478	374,312,775	284,831,726	272,461,045	17.28	67.12
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	58,791,011	53,042,066	53,042,066	49,999,611	47,955,722		
Accounting restatements	0	0	0	-84,386	14,429		
Net income	957,717	290,124	3,963,649	3,863,665	3,450,112		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	1,800,000	0	0	1,000,000	750,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	125,000	125,000	500,000	500,000	250,000		
Change in other comprehensive income	-1,318,863	757,988	2,285,296	763,176	-420,652		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	56,504,865	53,965,178	58,791,011	53,042,066	49,999,611		

BHC Name

City/State

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	12.75	36.10	12	14.66	38.37	16	13.25	36.22	15	15.73	37.78	19	15.54	37.19	18
Commercial and industrial loans	7.40	13.88	16	8.92	12.73	35	7.40	13.52	17	8.15	12.02	30	8.64	12.85	31
Loans to individuals	7.25	3.42	82	8.73	3.84	81	7.69	3.40	82	9.93	4.20	80	9.59	4.31	82
Loans to depository institutions and acceptances of other banks	0	0.02	65	0	0.03	59	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.03	0.19	44	0.03	0.20	46	0.03	0.19	47	0.04	0.24	48	0.04	0.30	52
Other loans and leases	6.36	4.29	68	6.07	4.96	63	5.94	4.63	65	6.34	5.01	65	6.47		5
Net loans and leases	33.12	60.99	7	37.70	64.23	10	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Debt securities over 1 year	19.34	16.70	63	19.29	14.63	76	17.79	15.55	63	20.91	14.60	85	23.29	14.63	88
Mutual funds and equity securities	0.02	0.06	47	0.02	0.05	53	0.02	0.05	45	0.01	0.06	42	0	0.06	34
Subtotal	52.48	78.43	6	57.01	80.12	10	51.36	78.16	9	60.56	79.65	13	63.04	79.97	12
Interest-bearing bank balances	15.95	9.08	85	10.82	4.14	91	12.87	7.51	84	2.88	3.06	58	3.95	3.04	67
Federal funds sold and reverse repos	9.08	0.50	94	8.94	0.78	91	10.21	0.82	91	12.91	1.57	90	9.92	1.66	88
Debt securities 1 year or less	13.14	1.59	98	10.87	1.72	96	15.52	1.68	97	11.14	1.91	96	8.75	1.96	93
Trading assets	1.80	0.56	89	2.33	1.27	82	2.23	1.01	87	2.96	1.19	83	4.60	1.33	84
Total earning assets	92.46	91.48	62	89.97	89.78	53	92.19	91.05	61	90.44	89.53	63	90.25	89.74	57
Non-interest cash and due from depository institutions	0.57	1	17	0.67	1.12	18	0.65	1.07	19	0.76	1.14	22	0.75	1.21	17
Other real estate owned															
	0.01	0.02	38	0.01	0.03	35	0.01	0.02	37	0.01	0.03	37	0.01	0.04	30
All other assets	6.97	7.44	44	9.35	9.05	56	7.16	7.82	40	8.79	9.27	44	9	8.98	51
Memoranda															
Short-term investments	38.18	11.92	96	30.63	7.73	92	38.60	11.17	95	26.93	7.63	90	22.62	7.80	88
U.S. Treasury securities	7.67	0.98	96	4.67	0.86	91	8.42	0.84	96	4.80	1.03	89	4.99	1.04	91
US agency securities (excluding mortgage-backed securities)	0.17	0.73	41	0.57	0.51	64	0.18	0.63	44	0.80	0.54	69	0.91	0.69	70
Municipal securities	0	1.77	14	0	1.44	16	0	1.69	17	0	1.34	15	0	1.62	15
Mortgage-backed securities	12.53	12.38	52	12.97	11.43	59	12.85	11.75	55	12.95	11.44	60	11.56	11.13	55
Asset-backed securities	5.96	0.35	97	7.58	0.27	99	5.72	0.32	96	8.78	0.28	99	9.13	0.33	98
Other debt securities	6.14	0.46	97	4.37	0.39	95	6.13	0.42	96	4.71	0.39	95	5.46	0.41	94
Loans held-for-sale	0.14	0.46	38	0.05	0.40	29	0.09	0.52	28	0.04	0.39	26	0.02	0.30	27
Loans held for investment	33.64	61.15	8	38.36	64.43	10	34.21	61.72	10	40.14	63.50	11	40.26	63.93	11
Real estate loans secured by 1-4 family	7.07	11.69	30	8.22	13.18	32	7.44	11.91	32	8.82	13.29	30	8.58	13.46	28
Revolving	1.29	1.51	52	1.69	2.02	50	1.38	1.66	51	1.84	2.07	51	2.08	2.27	52
Closed-end, secured by first liens	5.70	9.76	30	6.41	10.62	31	5.98	9.81	31	6.84	10.69	30	6.35	10.57	30
Closed-end, secured by junior liens	0.08	0.21	35	0.12	0.28	37	0.09	0.22	37	0.14	0.28	42	0.16	0.31	41
Commercial real estate loans	5.68	22.27	11	6.43	23.11	16	5.80	22.22	14	6.90	22.23	19	6.95	21.58	19
Construction and land development	0.60	3.32	16	0.61	3.46	19	0.60	3.40	19	0.59	3.44	19	0.57	3.51	18
Multifamily	0.94	3.21	21	1.02	3.23	24	0.94	3.12	22	1.10	3.01	27	0.98	2.72	31
Nonfarm nonresidential	4.15	14.77	14	4.81	15.32	20	4.26	14.72	17	5.22	14.69	22	5.40	14.44	22
Real estate loans secured by farmland	0	0.33	22	0	0.35	25	0	0.33	22	0	0.36	26	0.01	0.41	29

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	37.75	57.91	19	38.17	57.83	23	38.63	57.15	21	39.14	57.46	23	38.58	56.49	22
Real estate loans secured by 1-4 family	20.93	19.43	56	21.41	20.44	54	21.70	19.43	57	21.96	20.75	55	21.31	21.10	48
Revolving	3.81	2.45	67	4.40	3.09	66	4.01	2.64	68	4.59	3.15	69	5.16	3.50	68
Closed-end	17.12	16.76	55	17.01	17.13	53	17.69	16.59	56	17.37	17.39	51	16.15	17.39	42
Commercial real estate loans	16.81	35.36	20	16.75	34.31	23	16.92	34.63	22	17.18	33.52	24	17.25	32.14	26
Construction and land development	1.77	5.29	18	1.58	5.12	20	1.76	5.26	20	1.46	5.09	19	1.42	5.20	19
1-4 family	0.55	1.05	48	0.46	0.98	43	0.51	0.93	48	0.41	0.94	42	0.37	1.02	38
Other	1.22	4.21	16	1.12	4	19	1.25	4.19	17	1.05	4.02	16	1.06	4.05	19
Multifamily	2.77	5.08	34	2.65	4.90	36	2.75	4.96	34	2.73	4.69	38	2.42	4.10	37
Nonfarm nonresidential	12.27	23.47	24	12.51	22.69	27	12.42	22.93	26	12.99	22.15	28	13.41	21.40	33
Owner-occupied	3.73	7.93	26	3.79	7.70	29	3.71	7.68	27	3.98	7.72	30	4.31	8.03	33
Other	8.54	15.25	27	8.73	14.76	29	8.71	14.95	29	9.01	14.34	33	9.09	13.38	35
Real estate loans secured by farmland	0.01	0.56	23	0.01	0.53	26	0.01	0.54	23	0.01	0.55	26	0.01	0.63	31
Loans to depository institutions and acceptances of other banks	0	0.03	65	0	0.08	60	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	21.89	23.16	50	23.22	20.31	63	21.57	22.17	51	20.28	19.53	59	21.46	20.32	63
Loans to individuals	21.45	6.02	89	22.74	6.48	90	22.41	6.13	90	24.70	7.13	92	23.80	7.36	91
Credit card loans	6.95	0.50	94	7.98	0.71	92	7.74	0.65	93	9.21	0.81	92	9.07	1.02	92
Agricultural loans	0.08	0.33	51	0.08	0.31	53	0.09	0.32	56	0.09	0.37	54	0.10	0.46	56
Other loans and leases	18.82	8.05	87	15.80	9.38	79	17.30	9.09	80	15.79	9.85	76	16.07	9.66	80
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	155.82	382.51	12	161.50	401.07	16	153.87	381.27	14	168.45	391.26	17	168.96	379.80	16
Real estate loans secured by 1-4 family	86.40	124.29	33	90.60	138.65	32	86.44	125.03	33	94.48	138.18	33	93.33	137.84	34
Revolving	15.73	16.14	56	18.61	21.22	51	15.98	17.42	53	19.73	21.26	54	22.58	23.33	55
Closed-end	70.67	106.79	33	71.99	115.78	30	70.46	106.14	32	74.75	115.20	32	70.75	112.79	32
Commercial real estate loans	69.39	237.40	13	70.86	240.54	17	67.40	234.65	16	73.91	229.44	19	75.57	219.72	21
Construction and land development	7.30	35.26	18	6.68	35.93	17	6.99	35.62	18	6.27	34.95	19	6.23	35.36	18
1-4 family	2.26	6.84	36	1.94	6.92	34	2.02	6.34	36	1.76	6.61	37	1.61	7.04	37
Other	5.04	28.01	15	4.73	27.85	17	4.98	28.16	16	4.52	27.32	17	4.63	27.26	20
Multifamily	11.43	34.02	24	11.23	33.54	26	10.94	32.74	24	11.75	31.04	29	10.61	27.85	32
Nonfarm nonresidential	50.65	157.71	15	52.95	159.79	18	49.47	155.06	18	55.89	152.10	21	58.72	147.22	23
Owner-occupied	15.41	52.99	18	16.03	54.16	21	14.78	52.37	20	17.13	53.07	22	18.89	54.89	24
Other	35.25	102.29	17	36.92	103.49	21	34.69	100.54	20	38.76	97.41	24	39.83	91.80	27
Real estate loans secured by farmland	0.03	3.50	21	0.04	3.48	24	0.03	3.44	21	0.05	3.60	25	0.06	4.02	29
Loans to depository institutions and acceptances of other banks	0	0.18	65	0	0.38	59	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	90.37	145.22	24	98.25	132.09	39	85.92	139.91	23	87.26	122.02	35	93.98	128.82	38
Loans to individuals	88.53	35.91	83	96.21	40.80	83	89.29	37.47	82	106.31	43.51	84	104.24	42.67	86
Credit card loans	28.67	2.59	93	33.77	3.94	91	30.85	3.30	92	39.62	4.34	91	39.72	5.31	91
Agricultural loans	0.34	1.94	45	0.32	1.90	48	0.34	1.88	47	0.39	2.18	50	0.43	2.72	53
Other loans and leases	77.68	47.52	73	66.87	54.71	65	68.93	49.54	67	67.94	52.44	66	70.38	51.79	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.63	27.81	16	13.38	27.16	17	13.74	27.32	18	13.57	26.45	19	13.34	24.79	22
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	56.28	185.94	13	56.64	188.67	15	54.72	183.76	14	58.40	178.57	16	58.43	167.93	18
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	71.68	243.39	12	72.66	248.20	16	69.50	240.85	15	75.53	236.10	18	77.32	225.98	17

BHC Name

City/State

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	38.18	11.92	96	30.63	7.73	92	38.60	11.17	95	26.93	7.63	90	22.62	7.80	88
Liquid assets	45.32	27.16	91	38	22.73	86	44.90	26.22	88	34.84	22.44	81	36.44	22.72	83
Investment securities	32.50	18.78	91	30.18	16.91	91	33.33	17.85	92	32.07	16.99	91	32.05	17.27	90
Net loans and leases	33.12	60.99	7	37.70	64.23	10	33.56	61.58	9	39.63	63.77	11	39.75	63.98	11
Net loans, leases and standby letters of credit	34.78	61.79	6	39.29	65.22	9	35.24	62.48	8	41.48	64.84	10	41.63	65.07	10
Core deposits	46.56	73.69	7	41.43	64.18	11	45.26	70.67	10	42.63	63.09	15	42.24	62.13	15
Noncore funding	39.94	11.95	94	43.57	19.78	89	40.63	14.13	92	41.11	19.36	86	41.37	21.34	88
Time deposits of \$250K or more	0.28	1.96	6	0.70	2.95	11	0.35	2.11	9	0.74	2.94	11	0.75	2.89	14
Foreign deposits	0	0.34	39	0	0.43	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	9.47	1.22	97	9.92	1.77	93	10.11	1.47	95	11.19	1.94	93	10.88	1.97	94
Secured federal funds purchased	0	0	48	0	0	49	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.39	0.60	52	0.98	0.97	58	-0.09	0.54	16	-1.72	0.48	11	0.97	0.54	58
Commercial paper	0.67	0.01	96	0.52	0.01	94	0.69	0.01	95	0.94	0.02	95	0.61	0.02	94
Other borrowings w/remaining maturity of 1 year or less	1	1.11	59	0.97	3.69	25	0.69	1.24	50	1.87	3.01	41	1.41	3.67	31
Earning assets that reprice within 1 year	53.73	38.67	88	50.21	39.59	80	54.40	39.38	87	46.73	39.29	76	43.31	40.29	61
Interest-bearing liabilities that reprice within 1 year	0.74	7.73	1	1.56	10.23	4	0.82	8.20	3	1.65	10.19	4	1.49	10.01	5
Long-term debt that reprices within 1 year	0	0.28	30	0	0.79	26	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	53	29.49	95	48.65	27.26	91	53.58	29.11	94	45.08	26.63	91	41.82	27.38	82
Other Liquidity and Funding Ratios															
Net noncore funding dependence	3.36	-0.51	65	22.70	14.37	77	3.95	3.20	57	23.41	14.45	78	29.74	16.62	83
Net short-term noncore funding dependence	0.29	-6.88	75	21.30	4.94	90	2.57	-4.76	77	23.17	3.38	94	28.21	4.66	98
Short-term investment / Short-term noncore funding	99.60	246.74	24	71.60	77.70	59	96.69	184.19	31	65.74	77.77	57	55.98	66.46	58
Liquid assets - short-term noncore funding / Nonliquid assets	12.79	30.67	25	-7.70	16.50	8	9.04	28.18	21	-9.40	16.97	8	-6.24	16.04	13
Net loans and leases / Total deposits	44.86	76.22	4	51.71	88.34	4	45.48	79.43	4	56.86	90.31	6	56.86	90.08	5
Net loans and leases / Core deposits	71.14	83.77	26	90.98	101.46	32	74.15	88.34	25	92.98	103.93	33	94.09	105	34
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.62			1.57			1.57		0.60	0.72	55	-1.32	-0.82	25
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.03	1.31	70	-2.75	3.85	1	4.17	4.31	60	-0.10	1.36	6	-0.97	-1.98	76
Structured notes appreciation (depreciation) / Tier 1 capital		0			-0.04			0.02			0			-0.05	
Percent of Investment Securities															
Held-to-maturity securities	0	12.84	14	0	12.92	14	0	11.38	15	18.11	12.67	63	22.07	16.19	62
Available-for-sale securities	99.94	85.49	85	99.92	85.17	85	99.94	87.23	85	81.86	85.40	36	77.92	81.88	38
U.S. Treasury securities	23.60	5.10	89	15.48	5.04	85	25.27	4.72	89	14.98	6.15	81	15.58	6.99	79
US agency securities (excluding mortgage-backed securities)	0.53	4.35	33	1.89	3.36	52	0.55	4.01	35	2.51	3.49	59	2.83	4.02	61
Municipal securities	0	9.71	14	0	8.69	16	0	9.83	16	0	7.75	15	0	9.16	14
Mortgage-backed securities	38.57	66.67	11	42.98	68.40	16	38.56	66.64	14	40.40	67.43	14	36.06	65.45	13
Asset-backed securities	18.35	1.97	94	25.11	1.67	96	17.16	1.91	94	27.40	1.66	96	28.48	2.05	95
Other debt securities	18.89	3.05	94	14.46	2.67	92	18.41	3.01	92	14.70	2.94	90	17.03	2.79	93
Mutual funds and equity securities	0.06	0.36	42	0.08	0.35	45	0.06	0.35	39	0.03	0.40	34	0.01	0.42	30
Debt securities 1 year or less	40.44	9.29	96	36.01	10.98	92	46.58	10.55	96	34.75	11.86	91	27.31	11.91	86
Debt securities 1 to 5 years	30.51	16.09	82	42.29	17.72	87	31.19	17.03	80	41.67	17.94	84	45.75	19.18	86
Debt securities over 5 years	28.99	72.48	8	21.62	67.50	7	22.17	69.86	4	23.55	66.02	10	26.93	64.73	11
Pledged securities	7.22	33.48	13	7.80	36.65	11	6.89	35.67	14	7.95	30.57	16	8.34	33.30	16
Structured notes, fair value	0	0.05	42	0	0.04	41	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	44.31	156.41	27	52.10	53.90	65	77.95	183.32	37	24.83	26.69	60	-7.50	6.77	33
Investment securities	24.66	31.91	52	9.84	9.51	59	29.05	23.62	69	4.90	11.75	47	6.68	9.42	60
Core deposits	30.10	29.18	60	11.30	12	59	31.83	26.88	74	5.78	11.23	40	-1.26	7.29	12
Noncore funding	6.14	-25.09	85	27.28	16.35	74	22.70	-12.18	87	4.18	6.59	49	6.28	10.67	48

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			146,643,066	143,716,174	139,575,402
Commit: Secured commercial real estate loans	3,498,900	3,906,233	3,385,710	4,353,035	4,449,504
Commit: Unsecured real estate loans	616,016	555,068	644,434	687,742	692,204
Credit card lines (reported semiannually, June/Dec)			74,626,207	79,875,988	75,838,176
Securities underwriting	0	0	0	0	0
Standby letters of credit	8,558,765	7,114,865	8,557,120	7,550,995	7,354,143
Commercial and similar letters of credit	48,786	12,696	13,180	14,126	24,705
Securities lent	2,936,968	3,327,526	3,662,999	4,326,289	4,098,872
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	230,521
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	90,000
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	140,521
Derivative Contracts					
Interest rate futures and forward contracts	46,828,311	52,407,928	73,104,544	58,199,292	104,315,558
Written options contracts (interest rate)	1,166,097	669,155	1,796,064	218,444	5,134,184
Purchased options contracts (interest rate)	639,271	747,133	849,717	307,540	5,748,247
Interest rate swaps	273,296,832	230,202,522	247,816,545	237,387,757	202,716,713
Futures and forward foreign exchange	1,838,505	2,010,088	1,531,982	2,019,969	1,767,716
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	7,864,901	1,563,582	9,302,202	2,111,456	2,561,046
Commodity and other futures and forward contracts	7,201	6,265	6,453	6,265	6,640
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	5,739	0	11,809	26,727

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							28.91	22.01	77	35.17	23.52	81	35.81	24.05	82
Standby letters of credit	1.65	0.67	88	1.59	0.78	86	1.69	0.71	86	1.85	0.84	86	1.89	0.92	86
Commercial and similar letters of credit	0.01	0.02	59	0	0.02	49	0	0.02	48	0	0.02	49	0.01	0.02	48
Securities lent	0.57	0.11	88	0.74	0.16	88	0.72	0.18	87	1.06	0.40	86	1.05	0.62	88
Credit derivatives - notional amount (holding company as guarantor)	0	0.28	26	0	0.41	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0.06	0.75	67
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.17	34	0	0.23	34	0	0.25	34	0	0.30	33	0.02	0.52	68
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.16	34	0	0.38	34	0	0.30	33	0	0.45	34	0.04	0.69	74
Derivative contracts	64.04	42.67	82	64.30	54.47	77	65.92	48.62	81	73.48	68.47	79	82.69	65.81	81
Interest rate contracts	62.17	30.32	85	63.50	40.32	80	63.78	34.36	85	72.47	47.31	80	81.57	43.84	85
Interest rate futures and forward contracts	9.04	4.59	85	11.72	11.14	83	14.41	6.21	87	14.24	10.67	83	26.76	11.40	86
Written options contracts (interest rate)	0.23	2	32	0.15	2.54	24	0.35	2.18	34	0.05	2.47	23	1.32	2.16	68
Purchased options contracts (interest rate)	0.12	1.45	53	0.17	1.56	54	0.17	1.46	53	0.08	2.65	49	1.47	2.32	70
Interest rate swaps	52.78	20.33	89	51.47	23.70	85	48.85	20.83	86	58.10	28.86	85	52.01	26.74	88
Foreign exchange contracts	1.87	6.19	77	0.80	6.58	68	2.14	6.01	76	1.01	10.12	70	1.11	10.92	71
Futures and forward foreign exchange contracts	0.36	3.83	70	0.45	4.16	69	0.30	3.47	68	0.49	5.23	68	0.45	5.22	68
Written options contracts (foreign exchange)	0	0.03	41	0	0.05	39	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.05	39	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	1.52	0.71	88	0.35	0.85	83	1.83	0.77	88	0.52	2.03	81	0.66	2.17	83
Equity, commodity, and other derivative contracts	0	0.80	69	0	1.75	66	0	1.86	66	0	3.32	64	0.01	4.08	64
Commodity and other futures and forward contracts	0	0.06	87	0	0.13	83	0	0.14	86	0	0.19	81	0	0.25	80
Written options contracts (commodity and other)	0	0.27	38	0	0.51	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.18	38	0	0.42	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.27	37	0	0.31	72	0	0.32	36	0	0.38	71	0.01	0.40	72
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							84.69	42.82	85	89.67	45.53	84	91.44	44.93	87

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	331,641,118	287,612,412	334,407,507	300,262,532	322,276,831
Interest rate contracts	321,930,511	284,026,738	323,566,870	296,113,033	317,914,702
Foreign exchange contracts	9,703,406	3,573,670	10,834,184	4,131,425	4,328,762
Equity, commodity, and other contracts	7,201	12,004	6,453	18,074	33,367
Derivatives Position					
Futures and forwards	48,674,017	54,424,281	74,642,979	60,225,526	106,089,914
Written options	1,166,097	669,155	1,796,064	218,444	5,134,184
Exchange-traded	40,000	0	300,000	0	5,000,000
Over-the-counter	1,126,097	669,155	1,496,064	218,444	134,184
Purchased options	639,271	747,133	849,717	307,540	5,748,247
Exchange-traded	0	0	300,000	0	5,530,000
Over-the-counter	639,271	747,133	549,717	307,540	218,247
Swaps	281,161,733	231,771,843	257,118,747	239,511,022	205,304,486
Held for trading	45,773,811	51,827,666	72,519,545	57,891,601	114,762,285
Interest rate contracts	45,773,811	51,821,927	72,519,545	57,879,792	114,735,558
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	5,739	0	11,809	26,727
Non-traded	285,867,307	235,784,746	261,887,962	242,370,931	207,514,546
Interest rate contracts	276,156,700	232,204,811	251,047,325	238,233,241	203,179,144
Foreign exchange contracts	9,703,406	3,573,670	10,834,184	4,131,425	4,328,762
Equity, commodity, and other contracts	7,201	6,265	6,453	6,265	6,640
Derivative contracts (excluding futures and FX 14 days or less)	330,475,021	286,943,255	332,611,442	300,044,087	317,373,168
One year or less	328,829,414	284,083,153	330,839,607	294,070,018	306,365,415
Over 1 year to 5 years	1,023,190	2,112,550	1,127,994	5,200,627	9,898,050
Over 5 years	622,417	747,552	643,841	773,442	1,109,703
Gross negative fair value (absolute value)	5,073,678	4,309,529	4,080,212	1,767,760	1,540,583
Gross positive fair value	4,935,991	4,123,973	3,813,285	1,573,739	1,736,070
Held for trading	19,563	81,867	9,243	3,689	5,884
Non-traded	4,916,428	4,042,106	3,804,042	1,570,050	1,730,186
Current credit exposure on risk-based capital derivative contracts	163,913	318,997	137,392	160,528	453,874
Credit losses on derivative contracts	16	56	262	7	-64
Past Due Derivative Instruments Fair Value					
30-89 days past due	12	0	6	0	0
90+ days past due	12	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	97.07	94.52	34	98.75	94.85	41	96.76	94.10	36	98.62	93.44	41	98.65	92.91	46
Foreign exchange contracts	2.93	3.16	71	1.24	3.08	64	3.24	3.49	70	1.38	3.20	65	1.34	3.39	63
Equity, commodity, and other contracts	0	1.04	68	0	1.10	65	0	1.17	65	0.01	1.64	63	0.01	1.93	62
Futures and forwards															
Futures and forwards	14.68	12.82	66	18.92	13.53	70	22.32	14.05	71	20.06	13.49	70	32.92	12.78	82
Written options															
Written options	0.35	8.11	21	0.23	7.86	16	0.54	8.18	17	0.07	5.91	15	1.59	6.60	33
Exchange-traded															
Exchange-traded	0.01	0.10	85	0	0.11	42	0.09	0.14	83	0	0.15	42	1.55	0.23	89
Over-the-counter															
Over-the-counter	0.34	7.80	21	0.23	7.35	17	0.45	7.73	18	0.07	5.10	16	0.04	5.49	17
Purchased options															
Purchased options	0.19	3.58	46	0.26	3.47	43	0.25	3.42	44	0.10	4.42	41	1.78	4.19	52
Exchange-traded															
Exchange-traded	0	0.11	42	0	0.19	40	0.09	0.15	83	0	0.28	39	1.72	0.32	87
Over-the-counter															
Over-the-counter	0.19	3.15	50	0.26	2.77	46	0.16	2.86	44	0.10	3.35	43	0.07	3.20	45
Swaps															
Swaps	84.78	69.64	56	80.58	69.06	55	76.89	68.76	50	79.77	69.75	49	63.70	70.34	33
Held for trading															
Held for trading	13.80	42.14	42	18.02	45.49	39	21.69	43.53	41	19.28	44.16	41	35.61	46.31	43
Interest rate contracts															
Interest rate contracts	13.80	36.29	44	18.02	38.85	41	21.69	36.62	44	19.28	37.24	43	35.60	38.40	48
Foreign exchange contracts															
Foreign exchange contracts	0	1.47	33	0	1.52	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.51	40	0	0.72	75	0	0.68	38	0	0.83	75	0.01	1.14	73
Non-traded															
Non-traded	86.20	57.86	57	81.98	54.51	60	78.31	56.47	58	80.72	55.84	58	64.39	53.69	56
Interest rate contracts															
Interest rate contracts	83.27	54.11	62	80.74	52.13	66	75.07	53.82	62	79.34	52.22	65	63.04	50.60	58
Foreign exchange contracts															
Foreign exchange contracts	2.93	0.45	90	1.24	0.31	88	3.24	0.46	90	1.38	0.34	87	1.34	0.57	87
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.12	78	0	0.08	79	0	0.10	76	0	0.13	79	0	0.16	79
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	99.65	90.92	69	99.77	91.11	72	99.46	91.48	69	99.93	93.86	70	98.48	94.47	58
One year or less															
One year or less	99.15	26.80	95	98.77	31.34	91	98.93	32.05	92	97.94	32.17	90	95.06	32.51	90
Over 1 year to 5 years															
Over 1 year to 5 years	0.31	28.69	9	0.73	27.94	12	0.34	27.06	7	1.73	30.45	13	3.07	31.16	12
Over 5 years															
Over 5 years	0.19	30.03	11	0.26	31.18	11	0.19	29.56	10	0.26	28.09	12	0.34	28.71	11
Gross negative fair value (absolute value)															
Gross negative fair value (absolute value)	1.53	1.21	65	1.50	1.98	50	1.22	1.55	49	0.59	0.83	45	0.48	0.72	33
Gross positive fair value															
Gross positive fair value	1.49	1.70	39	1.43	2.69	30	1.14	2.23	19	0.52	1.19	20	0.54	0.85	27
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)															
Gross negative fair value, absolute value (X)	0.13	0.05	89	0.12	0.11	78	0.10	0.07	82	0.05	0.06	79	0.05	0.06	79
Gross positive fair value (X)															
Gross positive fair value (X)	0.13	0.07	85	0.11	0.13	62	0.10	0.09	67	0.04	0.07	65	0.05	0.06	79
Held for trading (X)															
Held for trading (X)	0	0.05	43	0	0.10	39	0	0.07	41	0	0.06	37	0	0.05	40
Non-traded (X)															
Non-traded (X)	0.13	0.01	96	0.11	0.02	93	0.10	0.02	94	0.04	0.01	93	0.05	0.01	97
Current credit exposure (X)															
Current credit exposure (X)	0	0.05	24	0.01	0.09	25	0	0.06	20	0	0.05	28	0.01	0.04	59
Credit losses on derivative contracts															
Credit losses on derivative contracts	0	0	91	0	0	91	0	0	85	0	0	89	0	0	5
Past Due Derivative Instruments Fair Value															
30-89 days past due															
30-89 days past due	0	0	93	0	0	47	0	0	92	0	0	47	0	0	47
90+ days past due															
90+ days past due	0	0	96	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets															
Current credit exposure / Risk-weighted assets	0.07	0.61	24	0.14	1.16	26	0.06	0.85	23	0.07	0.73	29	0.22	0.53	61

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	3,794,724	2,235,470	2,235,470	2,105,134	1,976,924
Gross losses	290,817	396,346	1,397,867	1,458,521	1,275,526
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	89,157	77,191	288,629	326,409	284,626
Net losses	201,660	319,155	1,109,238	1,132,112	990,900
Provision for loan and lease losses	-173,948	1,259,900	2,667,324	1,260,298	1,127,359
Adjustments	0	157	1,168	2,150	-8,249
Ending balance	3,419,116	3,176,372	3,794,724	2,235,470	2,105,134
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.14	-0.11	38	1.21	0.87	72	0.58	0.51	61	0.33	0.15	88	0.30	0.14	84
Provision for loan and lease losses / Average loans and leases	-0.40	-0.20	27	3.06	1.41	88	1.54	0.82	87	0.79	0.24	92	0.74	0.24	92
Provision for loan and lease losses / Net loan and lease losses	-86.26	-168.35	43	394.76	730.69	39	240.46	487.86	31	111.32	130.58	49	113.77	134.68	53
Allowance for loan and lease losses / Total loans and leases not held for sale	1.96	1.49	79	1.85	1.32	84	2.19	1.58	80	1.36	0.83	88	1.34	0.90	85
Allowance for loan and lease losses / Total loans and leases	1.95	1.47	80	1.85	1.30	84	2.18	1.55	82	1.36	0.81	88	1.34	0.89	86
Allowance for loan and lease losses / Net loans and leases losses (X)	4.24	18.09	9	2.49	10.10	15	3.42	11.58	15	1.97	8.03	15	2.12	7.54	14
Allowance for loan and lease losses / Nonaccrual assets	308.64	291.29	66	250.85	310.68	54	329.97	299.17	66	188.53	218.72	62	146.32	214.03	40
ALLL / 90+ days past due + nonaccrual loans and leases	253.80	246.27	61	197.07	221.69	47	266.45	244.34	65	143.55	151.73	57	121.09	160.51	46
Gross loan and lease losses / Average loans and leases	0.67	0.24	91	0.96	0.34	88	0.81	0.34	89	0.91	0.28	90	0.84	0.30	90
Recoveries / Average loans and leases	0.20	0.08	89	0.19	0.07	91	0.17	0.07	90	0.20	0.08	91	0.19	0.09	89
Net losses / Average loans and leases	0.46	0.16	91	0.78	0.27	87	0.64	0.27	89	0.71	0.21	90	0.65	0.22	90
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	46	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	6.38	7.39	52	5.29	8.09	36	19.79	33.98	27	25.59	36.22	39	26.42	41.30	38
Earnings coverage of net loan and lease losses (X)	4.25	25.70	16	4.60	17.23	27	5.76	22.91	27	4.90	24.40	22	4.96	21.75	21
Net Loan and Lease Losses By Type															
Real estate loans	-0.01	0.03	29	0.02	0.01	60	0.01	0.04	34	0.03	0.01	69	0.03	0.02	68
Real estate loans secured by 1-4 family	-0.01	-0.01	38	0.03	0.01	70	0	0.01	36	0.03	0.01	74	0.06	0.01	80
Revolving	-0.03	-0.03	35	0.09	0	78	-0.01	0.01	39	0.06	0.02	70	0.12	0.03	80
Closed-end	-0.01	-0.01	43	0.02	0.01	68	0	0	40	0.02	0	76	0.04	0.01	80
Commercial real estate loans	-0.01	0.05	22	0	0.01	57	0.03	0.07	48	0.02	0.01	69	-0.01	0.01	28
Construction and land development	-0.09	0	5	-0.01	-0.01	38	0.01	0	72	0	-0.01	75	-0.11	-0.03	14
1-4 family	0	0	58	0	0	60	0	0	59	-0.01	0	15	0	-0.01	91
Other	-0.09	0	3	-0.01	-0.01	34	0.01	0	75	0.01	-0.01	83	-0.12	-0.02	9
Multifamily	-0.02	0	4	-0.02	0	6	-0.01	0	11	0	0	16	0	0	25
Nonfarm nonresidential	0.01	0.07	53	0.01	0.02	62	0.04	0.11	48	0.03	0.02	69	0	0.02	45
Owner-occupied	0.01	0.01	77	0.01	0.01	69	0.01	0.02	60	0.01	0.01	73	-0.02	0.01	7
Other	0	0.06	23	0	0.01	74	0.03	0.08	53	0.02	0.01	76	0.02	0.01	74
Real estate loans secured by farmland	-0.44	0	1	-0.69	0.01	1	-2.16	0.02	0	0	0.01	48	-0.03	0	14
Commercial and industrial loans	0.33	0.20	70	0.13	0.48	31	0.31	0.47	46	0.17	0.37	34	0.03	0.31	15
Loans to individuals	1.79	1.06	79	2.83	1.43	82	2.27	1.13	81	2.30	1.17	83	2.29	1.16	83
Credit card loans	3.47	2.41	72	5.60	3.52	83	4.50	2.92	83	4.51	3.11	78	4.35	2.92	80
Agricultural loans	0.07	0.02	86	0.04	0.11	76	0.03	0.19	62	-0.01	0.08	11	-0.03	0.15	12
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.05	0.09	66	0.40	0.15	79	0.33	0.15	77	0.48	0.15	87	0.42	0.14	86

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	1,089,171	1,287,472	1,896,569	1,126,197	962,574
90+ days past due loans and leases	239,335	345,548	274,149	371,574	299,755
Nonaccrual loans and leases	1,107,808	1,266,232	1,150,005	1,185,754	1,438,673
Total past due and nonaccrual loans and leases	2,436,314	2,899,252	3,320,723	2,683,525	2,701,002
Restructured 30-89 days past due	13,186	21,405	16,137	26,495	24,434
Restructured 90+ days past due	5,244	11,877	5,863	16,730	11,916
Restructured nonaccrual	372,594	391,445	394,342	402,203	662,294
Total restructured loans and leases	391,024	424,727	416,342	445,428	698,644
30-89 days past due loans held for sale	0	0	0	0	99
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	7,063
Total past due and nonaccrual loans held for sale	0	0	0	0	7,162
Restructured loans and leases in compliance	306,553	373,699	321,436	365,359	149,892
Other real estate owned	33,460	49,522	37,869	50,626	45,388
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.62	0.33	85	0.75	0.52	79	1.09	0.39	92	0.69	0.43	80	0.61	0.44	78
90+ days past due loans and leases	0.14	0.11	79	0.20	0.12	79	0.16	0.12	74	0.23	0.15	77	0.19	0.17	71
Nonaccrual loans and leases	0.63	0.65	58	0.74	0.57	74	0.66	0.66	55	0.72	0.51	74	0.92	0.54	86
90+ days past due and nonaccrual loans and leases	0.77	0.82	56	0.94	0.75	70	0.82	0.85	56	0.95	0.71	75	1.11	0.75	78
30-89 days past due restructured	0.01	0.01	71	0.01	0.01	62	0.01	0.01	64	0.02	0.01	69	0.02	0.02	65
90+ days past due restructured	0	0	77	0.01	0.01	77	0	0.01	75	0.01	0.01	82	0.01	0.01	78
Nonaccrual restructured	0.21	0.13	76	0.23	0.14	75	0.23	0.13	81	0.24	0.14	76	0.42	0.16	91
30-89 days past due loans held for sale	0	0	41	0	0	40	0	0	38	0	0	38	0	0	76
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	39	0	0	39	0	0.01	38	0	0	40	0	0	84
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.62	0.33	85	0.75	0.52	79	1.09	0.40	91	0.69	0.43	80	0.61	0.44	78
90+ days past due assets	0.14	0.11	79	0.20	0.12	79	0.16	0.12	74	0.23	0.15	77	0.19	0.18	71
Nonaccrual assets	0.63	0.66	57	0.74	0.58	74	0.66	0.67	54	0.72	0.53	74	0.92	0.57	84
30+ days past due and nonaccrual assets	1.39	1.18	69	1.69	1.32	79	1.91	1.29	79	1.63	1.19	76	1.72	1.26	78
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.26	0.50	24	0.36	0.48	40	0.28	0.52	27	0.38	0.44	50	0.45	0.48	52
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.53	23	0.37	0.51	39	0.29	0.55	27	0.39	0.48	47	0.46	0.52	44
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.28	0.58	22	0.39	0.57	28	0.30	0.60	24	0.40	0.53	38	0.43	0.60	34
Allowance for loan and lease losses	42.88	69.27	31	54.24	74.58	37	40.35	66.66	27	73.58	115.41	30	79.34	118.28	36
Equity capital + allowance for loan and lease losses	2.45	5.03	21	3.01	4.68	29	2.45	4.97	24	2.98	4.28	38	3.21	4.79	34
Tier 1 capital + allowance for loan and lease losses	3.46	5.96	27	4.24	5.89	31	3.51	6.05	26	4.31	5.65	43	4.66	6.16	36
Loans and leases + other real estate owned	0.84	0.97	48	1	0.91	58	0.88	0.97	47	1	0.85	65	1.06	0.96	59

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.55	0.31	82	0.33	0.48	32	0.96	0.39	89	0.34	0.38	53	0.31	0.42	42
90+ days past due	0.14	0.13	78	0.12	0.12	78	0.14	0.16	75	0.14	0.16	72	0.05	0.22	52
Nonaccrual	1.13	0.76	81	1.14	0.54	88	1.12	0.76	80	1.16	0.46	92	1.91	0.57	94
Commercial and industrial															
30–89 days past due	0.42	0.22	81	0.24	0.36	41	0.87	0.23	92	0.31	0.31	62	0.19	0.30	41
90+ days past due	0.01	0.02	60	0.01	0.03	58	0.01	0.03	53	0.01	0.05	45	0.01	0.05	47
Nonaccrual	0.35	0.69	33	0.66	0.90	38	0.43	0.75	32	0.58	0.83	41	0.24	0.76	21
Individuals															
30–89 days past due	0.96	0.53	79	1.81	0.84	86	1.41	0.83	82	1.80	0.83	87	1.81	0.84	88
90+ days past due	0.39	0.11	84	0.66	0.15	90	0.45	0.14	85	0.69	0.17	88	0.71	0.16	91
Nonaccrual	0.51	0.22	82	0.57	0.19	86	0.51	0.28	79	0.52	0.17	88	0.48	0.23	79
Depository institution loans															
30–89 days past due	0	0.01	44	0	0.01	46		0			0			0	
90+ days past due	0	0	50	0	0	48		0			0			0	
Nonaccrual	0	0	47	0	0	48		0			0			0	
Agricultural															
30–89 days past due	0.03	0.17	65	0.09	0.35	58	0.43	0.17	81	0.02	0.24	55	0.06	0.17	61
90+ days past due	0.01	0	92	0.03	0.02	84	0.02	0	93	0.03	0	90	0.01	0	90
Nonaccrual	0.05	0.44	55	0.08	0.76	55	0.04	0.49	51	0.06	0.67	48	0	0.75	46
Foreign governments															
30–89 days past due	0	0.03	46	0	10.34	43	0	0	50	0	0.07	47	0	0.01	46
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.04	46	0	0.05	43	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases															
30–89 days past due	0.62	0.13	90	1	0.26	87	1.26	0.18	93	0.29	0.20	69	0.13	0.17	61
90+ days past due	0	0.01	34	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual	0.11	0.15	63	0.13	0.13	65	0.13	0.15	64	0.14	0.13	68	0.07	0.14	57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.18	0.47	22	0.26	0.73	15	0.26	0.65	22	0.23	0.67	14	0.18	0.71	12
	90+ days past due	0.23	0.28	79	0.21	0.24	77	0.23	0.33	76	0.23	0.31	76	0.07	0.46	51
	Nonaccrual	1.50	0.88	81	1.60	0.79	88	1.50	0.89	81	1.67	0.73	90	2.95	0.86	93
Revolving	30-89 days past due	0.26	0.31	46	0.50	0.50	49	0.33	0.48	40	0.47	0.45	50	0.31	0.50	34
	90+ days past due	0.30	0.03	92	0.26	0.03	91	0.30	0.03	95	0.29	0.05	91	0	0.05	54
	Nonaccrual	3.21	1.31	86	3.32	1.07	87	3.24	1.13	87	3.45	1	88	6.96	1.17	95
Closed-end	30-89 days past due	0.16	0.48	24	0.20	0.76	11	0.24	0.65	22	0.17	0.70	11	0.14	0.75	12
	90+ days past due	0.22	0.31	78	0.20	0.27	75	0.21	0.38	75	0.22	0.35	74	0.09	0.53	55
	Nonaccrual	1.12	0.85	73	1.15	0.77	81	1.10	0.87	72	1.20	0.70	83	1.67	0.84	85
Junior lien	30-89 days past due	0	0.01	35	0.01	0.02	31	0.01	0.02	41	0.01	0.02	30	0.01	0.03	33
	90+ days past due	0	0	76	0	0	74	0	0	72	0	0	66	0	0	60
	Nonaccrual	0.12	0.05	82	0.14	0.05	88	0.12	0.04	87	0.15	0.04	90	0.22	0.06	90
Commercial real estate	30-89 days past due	1.02	0.22	93	0.41	0.28	76	1.86	0.26	99	0.47	0.18	91	0.47	0.17	90
	90+ days past due	0.01	0.02	72	0.01	0.01	69	0.03	0.02	77	0.02	0.03	60	0.02	0.03	70
	Nonaccrual	0.67	0.62	59	0.55	0.32	76	0.64	0.62	53	0.51	0.23	82	0.63	0.28	90
Construction and development	30-89 days past due	1.02	0.22	89	1.66	0.32	92	2.77	0.28	96	1.13	0.28	89	1.21	0.21	96
	90+ days past due	0.02	0.01	86	0.04	0.01	83	0.13	0.01	96	0.05	0.02	85	0.02	0.02	74
	Nonaccrual	0.14	0.50	51	0.23	0.24	64	0.43	0.41	72	0.26	0.20	77	0.10	0.19	52
1-4 family	30-89 days past due	0.08	0.03	79	0.01	0.06	54	0.08	0.03	78	0.07	0.06	68	0.25	0.06	91
	90+ days past due	0	0	44	0.04	0	93	0.11	0	98	0.04	0	91	0	0	43
	Nonaccrual	0	0.02	29	0	0.03	30	0	0.03	27	0	0.02	30	0.02	0.02	68
Other	30-89 days past due	0.95	0.16	89	1.64	0.24	93	2.69	0.22	96	1.07	0.20	92	0.95	0.13	95
	90+ days past due	0.02	0	90	0.01	0.01	76	0.02	0	92	0.01	0.01	76	0.02	0.02	77
	Nonaccrual	0.14	0.43	58	0.23	0.18	70	0.43	0.35	75	0.26	0.17	79	0.08	0.15	52
Multifamily	30-89 days past due	0.61	0.08	93	0.05	0.10	61	0.50	0.09	91	0.14	0.08	78	0.11	0.10	70
	90+ days past due	0	0	45	0	0	91	0	0	92	0	0	83	0	0.01	80
	Nonaccrual	0.18	0.13	74	0.10	0.06	75	0.21	0.11	77	0.12	0.05	80	0.17	0.08	80
Nonfarm non-residential	30-89 days past due	1.11	0.20	96	0.33	0.27	66	2.03	0.23	98	0.46	0.14	90	0.46	0.17	89
	90+ days past due	0.02	0.02	73	0.01	0.02	70	0.01	0.02	68	0.02	0.03	62	0.03	0.03	71
	Nonaccrual	0.85	0.78	59	0.68	0.37	76	0.76	0.80	55	0.62	0.28	85	0.77	0.30	87
Owner Occupied	30-89 days past due	0.27	0.06	90	0.08	0.11	42	0.75	0.07	98	0.15	0.07	84	0.19	0.09	79
	90+ days past due	0.01	0	84	0.01	0.01	80	0.01	0	81	0.01	0.01	69	0.02	0.01	75
	Nonaccrual	0.35	0.32	60	0.37	0.20	74	0.32	0.27	60	0.38	0.16	84	0.36	0.17	79
Other	30-89 days past due	0.85	0.12	96	0.25	0.14	74	1.27	0.14	95	0.31	0.07	93	0.27	0.07	92
	90+ days past due	0	0.01	75	0	0.01	76	0	0.01	75	0.01	0.01	66	0.01	0.01	71
	Nonaccrual	0.51	0.40	64	0.31	0.16	78	0.44	0.44	58	0.24	0.10	83	0.41	0.13	89
Farmland	30-89 days past due	0.11	0.13	66	0	0.32	21	0	0.11	30	2.56	0.23	95	0	0.25	23
	90+ days past due	0.15	0.01	92	0.12	0.01	90	0.15	0	96	0	0.01	42	0	0.01	42
	Nonaccrual	1.27	1.14	70	1.21	1.10	62	1.31	1.13	70	0.71	0.84	60	0.72	1.23	58
Credit card	30-89 days past due	1.02	0.75	71	1.81	1.31	74	1.27	0.95	73	1.74	1.19	82	1.91	1.22	84
	90+ days past due	1.20	0.56	78	1.88	0.83	84	1.30	0.63	83	1.84	0.78	86	1.87	0.73	91
	Nonaccrual	0	0.10	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	29,987,023	31,787,023	31,787,023	31,787,023	32,787,023
Retained earnings	25,382,955	21,251,713	24,550,238	21,086,589	17,807,310
Accumulated other comprehensive income (AOCI)	1,134,887	926,442	2,453,750	168,454	-594,722
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	56,504,865	53,965,178	58,791,011	53,042,066	49,999,611
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	16,390,709	15,453,594	16,431,759	15,584,227	15,755,991
Accumulated other comprehensive income-related adjustments	1,134,887	926,415	2,453,750	428,112	-332,628
Other deductions from common equity tier 1 capital	535	2,790	405	729	2,207
Subtotal:	38,978,734	37,582,379	39,905,097	37,028,998	34,574,041
Adjustments and deductions for common equity tier 1 capital	11,635	163,863	10,620	1,112,842	828,911
Common equity tier 1 capital	38,967,099	37,418,516	39,894,477	35,916,156	33,745,130
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	0	0	0	0	0
Less: Additional tier 1 capital deductions	11,635	163,863	10,620	9,869	3,201
Additional tier 1 capital	0	0	0	0	0
Tier 1 Capital	38,967,099	37,418,516	39,894,477	35,916,156	33,745,130
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	2,826,279	2,832,585	2,853,790	2,357,586	2,208,254
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	2,826,279	2,832,585	2,853,790	2,357,586	2,208,254
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	2,826,279	2,832,585	2,853,790	2,357,586	2,208,254
Exited advanced approach tier 2 capital					
Total capital	41,793,378	40,251,101	42,748,267	38,273,742	35,953,384
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	506,612,752	417,644,549	494,316,665	397,573,719	382,915,011
Less: Deductions from common equity tier 1 capital	16,402,344	15,617,457	16,442,380	16,697,069	16,584,902
Less: Other deductions	-823,869	-114,741	-871,233	87,867	209,615
Total assets for leverage ratio	491,034,277	402,141,833	478,745,518	380,788,783	366,120,494
Total risk-weighted assets	229,899,053	230,413,803	234,224,137	221,640,924	207,637,837
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	16.95	12.54	90	16.24	11.59	91	17.03	12.35	90	16.20	12.11	87	16.25	12.09	87
Common equity tier 1 capital, column B	0	0.28	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	16.95	13.31	88	16.24	12.25	89	17.03	13.08	89	16.20	12.78	86	16.25	12.85	84
Tier 1 capital, column B	0	0.32	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	18.18	15.37	87	17.47	14.01	88	18.25	15.23	86	17.27	14.36	84	17.32	14.45	84
Total capital, column B	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.94	9.15	14	9.30	9.43	49	8.33	9.13	29	9.43	9.76	46	9.22	9.71	39
Supplementary leverage ratio, advanced approaches HCs	9.30	7.94	81	8.39	7.28	78	9.49	8.72	68	8.45	7.41	77	8.27	7.31	77

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
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Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	1	12	45	-13	701	-91.67	-99.51
Other insurance activities income	1	12	45	-13	701	-91.67	-99.51
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,739,420	1,715,106	1,729,649	1,707,359	1,691,824	1.42	7.07

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0.01	38	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		54.39			56.62			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		45.61			43.38			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		12.21			10.89			11.24			7.26			8.53	
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Insurance activities revenue / Adjusted operating income	0	0.38	23	0	0.40	28	0	0.41	24	0	0.47	0	0.01	0.47	26
Premium income / Insurance activities revenue	0	2.23	43	0	2.84	40	0	2.84	40		7.32		0	4.86	37
Credit related premium income / Total premium income		33.33			45.10			38.23			34.91			44.54	
Other premium income / Total premium income		66.67			54.90			61.77			65.09			55.46	
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Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.05	44	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		22.15			9.66			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		3.56			-116.81			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		1,367.96			1,046.57			447.82			233.61			160.49	
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Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.10	11	24	4.22	11.59	24	3.96	11.03	24	4.48	11.51	26	4.72	10.22	27
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Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		62,932,497			55,088,791			66,173,175			65,841,542			58,849,511	
Net assets of broker-dealer subsidiaries / Consolidated assets	12.15	0.50	93	12.32	0.78	91	13.04	0.75	92	16.11	1.39	90	15.10	1.79	89

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	5,885,371	6,615,748	5,980,137	6,501,090	6,888,938
Real estate loans	394,492	426,705	406,076	425,331	416,316
Commercial and industrial loans	5,265,900	5,980,747	5,355,676	5,877,151	6,322,471
Loans to depository institutions and other banks acceptances	0	1,672	0	0	0
Loans to foreign governments and institutions	224,979	206,624	218,385	198,608	150,151
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	29,715,381	18,163,514	29,357,056	17,871,368	19,779,626
Interest-bearing bank balances	194,145	187,501	228,079	154,512	137,999
Total selected foreign assets	35,794,897	24,966,763	35,565,272	24,526,970	26,806,563
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.69	33	0	0.99	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.13			0.79			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			4.10			5.18			27.03			27.29	
Commercial and industrial loans		1.94			0.37			0.64			0.29			1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases	-11.04	-6.17	42	-2.70	12.26	45	-8.01	-2.40	41	-5.63	22.48	40	20.22	7.24	70
Total selected assets	43.37	-2.56	87	-4.29	7.32	42	45	2.04	89	-8.50	12.40	30	7.70	3.24	62
Deposits		2.95			13.75			3.46			10.36			5	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	206	434	300	447	581	-52.53	-81.74
1-4 family residential loans	206	434	300	447	581	-52.53	-81.74
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans	17.12	17.01	17.69	17.37	16.15		
Home equity lines	3.81	4.40	4.01	4.59	5.16		
Credit card receivables	6.95	7.98	7.74	9.21	9.07		
Auto loans and other consumer loans	14.46	14.69	14.62	15.43	14.66		
Commercial and industrial loans	21.89	23.22	21.57	20.28	21.46		
All other loans and leases	35.77	32.70	34.37	33.13	33.51		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	73	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	73	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	73	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	16.33	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	16.33	0
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	16.33	0
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.16	0.20	0.24	0.17	0.14
Home equity lines	0.26	0.50	0.33	0.47	0.31
Credit card receivables	1.02	1.81	1.27	1.74	1.91
Commercial and industrial loans	0.42	0.24	0.87	0.31	0.19
All other loans and leases	0.84	1.04	1.53	0.84	0.75
Total managed loans past due 30–89 days	0.62	0.75	1.09	0.69	0.61
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.22	0.20	0.21	0.22	0.09
Home equity lines	0.30	0.26	0.30	0.29	0
Credit card receivables	1.20	1.88	1.30	1.84	1.87
Commercial and industrial loans	0.01	0.01	0.01	0.01	0.01
All other loans and leases	0.01	0.01	0.01	0.01	0.01
Total managed loans past due 90+ days	0.14	0.20	0.16	0.23	0.19
Total Past Due Managed Assets	0.76	0.95	1.25	0.91	0.80
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.01	0.02	0	0.02	0.04
Home equity lines	-0.03	0.09	-0.01	0.06	0.12
Credit card receivables	3.47	5.60	4.50	4.51	4.35
Commercial and industrial loans	0.33	0.13	0.31	0.17	0.03
All other loans and leases	0.30	0.55	0.46	0.48	0.45
Net Losses on Managed Assets Percent of Total Managed Assets	0.46	0.74	0.64	0.69	0.63

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	77,500	138,000	275,800	612,802	605,439	-43.84	-20.70
Dividends	77,500	138,000	275,800	267,880	187,500	-43.84	
Interest	0	0	0	344,922	417,939		-100.00
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	77,500	138,000	275,800	612,802	605,439	-43.84	-20.70
Securities gains (losses)	0	0	0	0	0		
Other operating income	26	-122	-43	66	-137		-62.32
Total operating income	77,526	137,878	275,757	612,868	605,302	-43.77	-20.73
Operating Expenses							
Personnel expenses	385	-14	1,513	2,048	2,232		210.48
Interest expense	0	0	0	0	0		
Other expenses	61	1,629	5,796	2,870	1,262	-96.26	-98.42
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	446	1,615	7,309	4,918	3,494	-72.38	-88.78
Income (loss) before taxes	77,080	136,263	268,448	607,950	601,808	-43.43	-17.84
Applicable income taxes (credit)	6,936	5,528	-1,279	-4,880	5,798	25.47	
Extraordinary items							
Income before undistributed income of subsidiaries	70,144	130,735	269,727	612,830	596,010	-46.35	-33.26
Equity in undistributed income of subsidiaries	887,573	159,389	3,693,922	3,250,835	2,854,102	456.86	245.26
Bank subsidiaries	0	0	0	0	0		-100.00
Nonbank subsidiaries	183,738	135,509	2,619,923	596,543	413,297	35.59	1707.56
Subsidiary holding companies	703,835	23,880	1,073,999	2,654,292	2,440,805	2847.38	1302.51
Net income (loss)	957,717	290,124	3,963,649	3,863,665	3,450,112	230.11	164.44
Memoranda							
Bank net income	0	0	0	0	0		-100.00
Nonbank net income	261,238	273,509	2,895,723	864,423	600,797	-4.49	2469.98
Subsidiary holding companys' net income	703,835	23,880	1,073,999	2,654,292	2,440,805	2847.38	1302.51

BHC Name

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Common and preferred stock	0	0	0	0	0	0	0	0		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	16,669,286	29.50	16,085,834	29.80	18,333,048	31.18	15,937,325	16,228,231	3.63	125.70
Common and preferred stock	16,669,286	29.50	16,085,834	29.80	18,333,048	31.18	15,937,325	8,232,484	3.63	230744.56
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	7,925,900		-100.00
Other receivables	0	0	0	0	0	0	0	69,847		-100.00
Investment in subsidiary holding companies	39,782,915	70.40	37,820,516	70.07	40,397,942	68.71	37,038,648	33,705,316	5.19	51.62
Common and preferred stock	39,782,915	70.40	37,820,516	70.07	40,397,942	68.71	37,038,648	33,705,316	5.19	51.62
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	48,600	0.09	55,373	0.10	50,756	0.09	56,852	62,662	-12.23	-97.11
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	13,032	0.02	11,122	0.02	12,617	0.02	12,192	9,394	17.17	24.73
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	56,513,833	100.00	53,972,845	100.00	58,794,363	100.00	53,045,017	50,005,603	4.71	57.56
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	8,868	0.02	7,348	0.01	3,178	0.01	2,908	5,893	20.69	2817.11
Balance due to subsidiaries and related institutions	100	0	319	0	174	0	43	99	-68.65	-91.06
Total liabilities	8,968	0.02	7,667	0.01	3,352	0.01	2,951	5,992	16.97	530.66
Equity Capital	56,504,865	99.98	53,965,178	99.99	58,791,011	99.99	53,042,066	49,999,611	4.71	57.54
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	30,917,895	54.71	30,917,895	57.28	30,917,895	52.59	30,917,895	30,917,895	0.00	33.78
Common surplus	2,619,128	4.63	2,619,128	4.85	2,619,128	4.45	2,619,128	2,619,128	0.00	0.33
Retained earnings	25,382,955	44.91	21,251,713	39.37	24,550,238	41.76	21,086,589	17,807,310	19.44	165.47
Accumulated other comprehensive income	1,134,887	2.01	926,442	1.72	2,453,750	4.17	168,454	-594,722	22.50	94.45
Other equity capital components	-3,550,000	-6.28	-1,750,000	-3.24	-1,750,000	-2.98	-1,750,000	-750,000		
Total liabilities and equity capital	56,513,833	100.00	53,972,845	100.00	58,794,363	100.00	53,045,017	50,005,603	4.71	57.56
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		-100.00
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		-100.00
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	6.56	12.54	8	2.14	3.93	26	7.03	7.29	44	7.42	9.68	17	7.05	10.40	16
Bank net income / Average equity investment in banks		12.55			4.73			7.45			10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	5.97	12.53	45	6.83	5.73	68	17.43	9.75	76	8.82	7.89	65	7.25	7.10	61
Subsidiary HCs net income / Average equity investment in sub HCs	7.02	11.69	30	0.26	3.62	28	2.76	7.01	25	7.44	8.55	42	7.52	8.78	37
Bank net income / Parent net income	0	95.97	4	0	95.67	6	0	88.16	5	0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	27.28	2.83	95	94.27	5.47	96	73.06	3.59	95	22.37	5.93	85	17.41	3.78	87
Subsidiary holding companies' net income / Parent net income	73.49	65.70	45	8.23	89.02	6	27.10	68.34	25	68.70	74	38	70.75	72.48	38
Leverage															
Total liabilities / Equity capital	0.02	17.74	5	0.01	19.50	7	0.01	20.06	6	0.01	20.43	5	0.01	20.88	5
Total debt / Equity capital	0	11.90	11	0	13.54	13	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.30	7	0	15.86	7	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.02	11	0	13.93	13	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	12	11	0	13.68	13	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	11.33	11	0	12.46	14	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.52	41	0	0.88	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.04	41	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.10	40	0	0.10	38	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	35.48	11	0	27.67	13	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	99.91	102.85	32	99.89	103.91	26	99.90	102.81	31	99.88	103.22	32	83.88	103.10	2
Total investment in subs / Equity capital	99.91	108.21	25	99.89	111.18	19	99.90	110.16	20	99.88	111.07	19	99.87	112.48	24
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.01	0.22	31	-0.05	1.22	25	-0.02	0.47	31	-0.02	0.36	30	-2.34	0.35	3
Equity investment in subs – equity cap / Net income-div (X)		0.74			2.81			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	56.27	111.20	26	104.51	154.20	38	54.61	136.59	8	122.34	177.68	31	236.68	162.34	81
Cash from ops + noncash items + op expense / Op expense + dividend	60.42	98.58	34	109.08	176.81	34	54.61	147.24	8	135.02	190.27	31	239.03	174.91	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	98.28	85.35	53	98.81	90.08	49	98.80	134.08	30	98.84	116.34	29	98.81	103.19	44
Pretax operating income + interest expense / Interest expense		1,142.88			2,355.68			2,016.32			1,968.54			2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,357.31			1,688.78			1,539.23			1,632.83			1,369.37	
Dividends + interest from subsidiaries / Interest expense + dividends	62	117.86	31	110.40	186.57	39	55.16	150.43	10	122.56	210.80	24	242.18	188.90	74
Fees + other income from subsidiaries / Salary + other expenses	0	13.36	34	0	14.22	33	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)		33.13			20.55			35.64			57.11			33.93	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.07	3.97	32	0.09	2.60	36	0.08	3.85	34	0.11	2.64	36	2.26	2.61	50
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.05			0.15			0.10			0.04			0.24	
Nonaccrual		1.22			1.57			1.03			0.54			6.54	
Total		1.27			1.72			1.13			0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	47	0	0.10	45	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	47	0	0.13	45	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	15.71	1.80	90	16.48	3.20	86	17.03	2.66	87	20.57	5.62	82	19.86	5.50	83
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	3.04	0.07	94	3.46	0.08	94	3.48	0.08	94	3.75	0.19	92	3.75	0.21	93

BHC Name

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Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	178.20	74.87	92	95.61	61.08	75	185.37	81.10	92	81.59	57.84	73	41.95	57.26	33
Dividends declared / Net income	13.05	23.13	27	43.09	81.32	29	12.61	42.29	15	12.94	33.08	16	7.25	27.33	17
Net income – dividends / Average equity.....	5.70	9.52	22	1.22	0.55	48	6.14	4.14	75	6.46	6.46	49	6.54	7.33	42
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	101.14	15	0	182.33	14	0	132.17	7	0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	62	3.28	94	110.40	2.35	98	55.16	3.41	95	53.58	7.53	92	75	7.13	91
Dividends from subsidiary holding companies.....	0	4.75	46	0	3.48	45	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	62	128.99	30	110.40	229.19	34	55.16	174.85	13	53.58	260.40	9	75	215.26	7
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		30.63			123.04			60.28			66.55			60.71	
Interest income from bank subsidiaries.....		0.12			0.70			0.36			0.54			0.52	
Management and service fees from bank subsidiaries		1.08			2.97			1.47			1.55			1.88	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		33.49			148.03			62.88			69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	29.67	47.24	62	50.46	39.62	66	9.52	56.39	41	30.99	82.95	41	31.21	51.40	49
Interest income from nonbank subsidiaries.....	0	2.80	33	0	14.44	33	0	7.38	32	39.90	20.25	78	69.56	18.56	83
Management and service fees from nonbank subsidiaries	0	0.53	40	0	1.68	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.09	45	0	0.19	47	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	29.67	69.48	52	50.46	76.32	50	9.52	79.84	25	70.89	150.41	37	100.77	99.33	64
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	28.44	27	0	119.72	26	0	43.51	16	0	61.23	17	0	48.56	15
Interest income from subsidiary holding companies.....	0	6.44	22	0	12.80	28	0	8.40	23	0	6.54	25	0	3.95	26
Management and service fees from subsidiary holding companies.....	0	0.37	45	0	1	44	0	0.44	45	0	0.36	46	0	0.43	46
Other income from subsidiary holding companies.....	0	-1.46	52	0	1.63	44	0	0.01	45	0	0.29	44	0	0.01	48
Operating income from subsidiary holding companies.....	0	34.47	17	0	135.14	13	0	55.20	11	0	76.49	9	0	61.19	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	58.57	15	0	62.43	15	0	69.76	8	0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0	0.72	23	0	2.52	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries	0	4.11	36	0	1.69	38	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0	71.70	7	0	76.26	5	0	82.20	4	0	78.80	4	0	74.20	5
Dividends from nonbank subsidiaries	99.97	5.32	96	100.09	2.51	99	100.02	1.95	99	43.71	2.65	95	30.98	2.57	94
Interest income from nonbank subsidiaries.....	0	0.82	37	0	1.82	35	0	0.73	36	56.28	1.19	95	69.05	2.32	98
Management and service fees from nonbank subsidiaries	0	0.05	42	0	0.08	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.04	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	99.97	10.59	96	100.09	9.13	96	100.02	4.70	98	99.99	7.29	98	100.02	7.64	98
Dividends from subsidiary holding companies.....	0	1.03	46	0	1.54	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.13	45	0	0.40	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	2.35	44	0	5.35	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		142.34			447.79			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt		29.59			30.31			27.08			28.33			26.53	